

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: MARKOWSKI, JACK L.

HOWE-MARKOWSKI, KAREN J.

Debtor(s) HOWE, KAREN

§ Case No. 09-74241

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$367,485.00  
(without deducting any secured claims)

Assets Exempt: \$35,200.00

Total Distribution to Claimants: \$3,434.72

Claims Discharged  
Without Payment: \$73,347.49

Total Expenses of Administration: \$4,211.71

3) Total gross receipts of \$ 7,646.43 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$7,646.43 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$389,062.49	\$26,580.91	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	5,564.35	4,211.71	4,211.71
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	452.60	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	44,878.94	76,782.21	76,782.21	3,434.72
<b>TOTAL DISBURSEMENTS</b>	\$434,394.03	\$108,927.47	\$80,993.92	\$7,646.43

4) This case was originally filed under Chapter 7 on September 30, 2009.  
The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/22/2011 By: /s/BERNARD J. NATALE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Ford F1910 tractor w/attachments	1129-000	7,645.00
Interest Income	1270-000	1.43
<b>TOTAL GROSS RECEIPTS</b>		<b>\$7,646.43</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
9	Branch Banking & Trust Company	4110-000	N/A	26,580.91	0.00	0.00
16	Chase Home Equity & Consumer Lending	4110-000	77,518.86	N/A	N/A	0.00
17	Homestar Mortgage	4110-000	284,738.63	N/A	N/A	0.00
18	HSBC Auto Finance	4110-000	11,805.00	N/A	N/A	0.00
19	Wells Fargo Auto Finance	4110-000	15,000.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$389,062.49</b>	<b>\$26,580.91</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	50.23	50.23	50.23
BERNARD J. NATALE, LTD.	3110-000	N/A	2,338.00	1,500.00	1,500.00
BERNARD J. NATALE	2100-000	N/A	1,514.64	1,000.00	1,000.00
ACTION AUCTIONEERING	3610-000	N/A	1,656.75	1,656.75	1,656.75
INTERNATIONAL SURETIES, LTD	2300-000	N/A	4.73	4.73	4.73
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	5,564.35	4,211.71	4,211.71

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
20	Michigan Tax Lien Solutions	5800-000	452.60	N/A	N/A	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			452.60	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	PYOD LLC as assignee of MHC Rec, LLC	7100-000	N/A	895.72	895.72	59.83
2	PYOD LLC as assignee of Citibank	7100-000	N/A	1,514.23	1,514.23	101.15
3	PYOD LLC as assignee of Citibank	7100-000	N/A	255.03	255.03	17.04
4	PYOD LLC as assignee of Citibank	7100-000	N/A	738.05	738.05	49.30

5	Capital One Bank (USA), N.A.	7100-000	N/A	2,616.37	2,616.37	174.76
6	Chase Bank USA, N.A.	7100-000	N/A	5,559.66	5,559.66	371.37
7	Capital Recovery III LLC As Assignee of WellsFargo	7100-000	N/A	3,499.42	3,499.42	233.75
8	Capital Recovery III LLC As Assignee of WellsFargo	7100-000	N/A	1,493.38	1,493.38	99.75
10	Cabella Visa	7100-000	N/A	8,835.69	8,835.69	590.19
11	Chase Bank USA, N.A.	7100-000	N/A	5,394.53	5,394.53	360.34
12	State Farm Bank	7100-000	N/A	8,324.20	8,324.20	556.03
13	Fia Card Services, NA/Bank of America	7100-000	N/A	12,294.22	12,294.22	821.21
14	PRA Receivables Management, LLC	7200-000	N/A	10,009.26	10,009.26	0.00
15	PRA Receivables Management, LLC	7200-000	N/A	15,352.45	15,352.45	0.00
21	Animal Hospital of Woodstock	7100-000	887.03	N/A	N/A	0.00
22	Bank of America	7100-000	10,700.26	N/A	N/A	0.00
23	BB & T	7100-000	25,486.56	N/A	N/A	0.00
24	Centegra Memorial Medical Center	7100-000	unknown	N/A	N/A	0.00
25	Credit One	7100-000	unknown	N/A	N/A	0.00
26	Fist Savings Credit Card	7100-000	398.77	N/A	N/A	0.00
27	HSBC Card Services	7100-000	1,331.92	N/A	N/A	0.00
28	Macy's	7100-000	1,521.96	N/A	N/A	0.00
29	National West Bank	7100-000	unknown	N/A	N/A	0.00
30	National Westminster Bank	7100-000	2,852.44	N/A	N/A	0.00
31	Richmond Health System	7100-000	1,700.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			44,878.94	76,782.21	76,782.21	3,434.72

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-74241

Trustee: (330370) BERNARD J. NATALE

Case Name: MARKOWSKI, JACK L.  
HOWE-MARKOWSKI, KAREN J.

Filed (f) or Converted (c): 09/30/09 (f)

§341(a) Meeting Date: 11/05/09

Period Ending: 02/22/11

Claims Bar Date: 05/04/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	5318 Irish Lane, Harvard, IL	350,000.00	0.00	DA	0.00	FA
2	Checking account-Bank of America	0.00	0.00	DA	0.00	FA
3	Checking account-Bank of America	0.00	0.00	DA	0.00	FA
4	Checing account-TCF Bank	0.00	0.00	DA	0.00	FA
5	Checking account-Chase Bank	0.00	0.00	DA	0.00	FA
6	Utility security deposit-ComEd	185.00	185.00	DA	0.00	FA
7	Miscellaneous household goods & furnishings-debt	1,600.00	0.00	DA	0.00	FA
8	Necessary wearing apparel-debtors' possession	600.00	0.00	DA	0.00	FA
9	Miscellaneous jewelry-debtors' possession	500.00	0.00	DA	0.00	FA
10	2004 Subaru Forester; subject to lien of Wells F	6,000.00	0.00	DA	0.00	FA
11	2004 Pontiac Montana; subject to lien of HSBC Au	8,000.00	0.00	DA	0.00	FA
12	PUG	500.00	100.00	DA	0.00	FA
13	Fax	100.00	0.00	DA	0.00	FA
14	Ford F1910 tractor w/attachments	7,000.00	7,000.00		7,645.00	FA
Int	INTEREST (u)	Unknown	N/A		1.43	FA
15	Assets Totals (Excluding unknown values)	\$374,485.00	\$7,285.00		\$7,646.43	\$0.00

**Major Activities Affecting Case Closing:**

TRUSTEE LIQUIDATING PERSONAL PROPERTY.

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): October 20, 2010 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74241

Case Name: MARKOWSKI, JACK L.

HOWE-MARKOWSKI, KAREN J.

Taxpayer ID #: \*\*-\*\*\*2768

Period Ending: 02/22/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*27-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/29/10	{14}	Action Auctioneering	Sale of tractor, rake, mower, brush hog.	1129-000	7,645.00		7,645.00
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		7,645.04
04/06/10		Wire out to BNYM account 9200*****2765	Wire out to BNYM account 9200*****2765	9999-000	-7,645.04		0.00

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	-7,645.04	0.00	
<b>Subtotal</b>	<b>7,645.04</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$7,645.04</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74241

Case Name: MARKOWSKI, JACK L.

HOWE-MARKOWSKI, KAREN J.

Taxpayer ID #: \*\*-\*\*\*2768

Period Ending: 02/22/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*27-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****2765	Wire in from JPMorgan Chase Bank, N.A. account *****2765	9999-000	7,645.04		7,645.04
04/28/10		To Account #9200*****2766	Transfer to pay fees of Auctioneer	9999-000		1,700.00	5,945.04
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.33		5,945.37
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.35		5,945.72
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.34		5,946.06
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.35		5,946.41
08/02/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.02		5,946.43
08/02/10		To Account #9200*****2766	Transfer for Final Report	9999-000		5,946.43	0.00

<b>ACCOUNT TOTALS</b>	<b>7,646.43</b>	<b>7,646.43</b>	<b>\$0.00</b>
Less: Bank Transfers	7,645.04	7,646.43	
<b>Subtotal</b>	<b>1.39</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$1.39</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74241

Case Name: MARKOWSKI, JACK L.  
HOWE-MARKOWSKI, KAREN J.

Taxpayer ID #: \*\*-\*\*\*2768

Period Ending: 02/22/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*27-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/28/10		From Account #9200*****2765	Transfer to pay fees of Auctioneer	9999-000	1,700.00		1,700.00
04/28/10	101	ACTION AUCTIONEERING	Pynt of Fees	3610-000		1,656.75	43.25
06/03/10	102	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2010 FOR CASE #09-74241, BOND #016018067	2300-000		4.73	38.52
08/02/10		From Account #9200*****2765	Transfer for Final Report	9999-000	5,946.43		5,984.95
12/02/10	103	BERNARD J. NATALE	Dividend paid 100.00% on \$1,000.00, Trustee Compensation; Reference:	2100-000		1,000.00	4,984.95
12/02/10	104	PYOD LLC as assignee of MHC Rec, LLC	Distribution paid 6.67% on \$895.72; Claim# 1; Filed: \$895.72; Reference: 4113	7100-000		59.83	4,925.12
12/02/10	105	PYOD LLC as assignee of Citibank	Distribution paid 6.67% on \$255.03; Claim# 3; Filed: \$255.03; Reference: 4573	7100-000		17.04	4,908.08
12/02/10	106	Capital One Bank (USA), N.A.	Distribution paid 6.67% on \$2,616.37; Claim# 5; Filed: \$2,616.37; Reference: 8477	7100-000		174.76	4,733.32
12/02/10	107	Capital Recovery III LLC As Assignee of WellsFargo	Distribution paid 6.67% on \$3,499.42; Claim# 7; Filed: \$3,499.42; Reference: 0786	7100-000		233.75	4,499.57
12/02/10	108	Capital Recovery III LLC As Assignee of WellsFargo	Distribution paid 6.67% on \$1,493.38; Claim# 8; Filed: \$1,493.38; Reference: 1419	7100-000		99.75	4,399.82
12/02/10	109	Cabella Visa	Distribution paid 6.67% on \$8,835.69; Claim# 10; Filed: \$8,835.69; Reference: 4032	7100-000		590.19	3,809.63
12/02/10	110	State Farm Bank	Distribution paid 6.67% on \$8,324.20; Claim# 12; Filed: \$8,324.20; Reference: 8792	7100-000		556.03	3,253.60
12/02/10	111	Fia Card Services, NA/Bank of America	Distribution paid 6.67% on \$12,294.22; Claim# 13; Filed: \$12,294.22; Reference: 2449/7871	7100-000		821.21	2,432.39
12/02/10	112	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			1,550.23	882.16
			Dividend paid 100.00% 1,500.00 on \$1,500.00; Claim# ATTY; Filed: \$2,338.00	3110-000			882.16
			Dividend paid 100.00% 50.23 on \$50.23; Claim# EXP; Filed: \$50.23	3120-000			882.16
12/02/10	113	Chase Bank USA, N.A.	Combined Check for Claims#6,11			731.71	150.45
			Dividend paid 6.67% on 371.37 \$5,559.66; Claim# 6; Filed: \$5,559.66; Reference: 8440	7100-000			150.45
			Dividend paid 6.67% on 360.34 \$5,394.53; Claim# 11; Filed: \$5,394.53;	7100-000			150.45

Subtotals :

\$7,646.43

\$7,495.98

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### Cash Receipts And Disbursements Record

Case Number: 09-74241

Case Name: MARKOWSKI, JACK L.

HOWE-MARKOWSKI, KAREN J.

Taxpayer ID #: \*\*-\*\*\*2768

Period Ending: 02/22/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*27-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Reference: 5307				
12/02/10	114	PYOD LLC as assignee of Citibank	Combined Check for Claims#2,4			150.45	0.00
			Dividend paid 6.67% on 101.15 \$1,514.23; Claim# 2; Filed: \$1,514.23; Reference: 3075	7100-000			0.00
			Dividend paid 6.67% on 49.30 \$738.05; Claim# 4; Filed: \$738.05; Reference: 2479	7100-000			0.00

<b>ACCOUNT TOTALS</b>	<b>7,646.43</b>	<b>7,646.43</b>	<b>\$0.00</b>
Less: Bank Transfers	7,646.43	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>7,646.43</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$7,646.43</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****27-65	7,645.04	0.00	0.00
MMA # 9200-*****27-65	1.39	0.00	0.00
Checking # 9200-*****27-66	0.00	7,646.43	0.00
	<b>\$7,646.43</b>	<b>\$7,646.43</b>	<b>\$0.00</b>